

NEBRASKA LIFE AND HEALTH DIVISION

LIFE AND HEALTH DIVISION

PERSONNEL

- Jeanne Daharsh
- John Rink
- Ron Lobb
- LeAnn Hammar
- Deb Cunningham

Life and Health Personnel

- John Rink, Actuarial Assistant
 - Health rates
 - Med Supp refunds
 - Comprehensive Health Insurance Pool (CHIP)
 - Small employer health reinsurance program
 - Assist other Divisions with actuarial issues
 - National Association of Insurance Commissioners
 - Task Forces, Meetings & Conference Calls

Life and Health Personnel

- Ron Lobb, Life and Health Analyst
 - Health forms
 - LTC
 - Disability
 - Med Supp
 - Major Medical
 - Dread Disease
 - Critical Illness
 - Other Health

Life and Health Personnel

- LeAnn Hammar, Life/Health Analyst
 - Life and variable life forms
 - Annuity and variable annuity forms
 - Configuration Editor for the System for Electronic Rate and Form Filing (SERFF) for the Division

Life and Health Personnel

- Deb Cunningham, Staff Assistant
 - Staff assistant functions (data entry, mail)
 - Status checks of filings
 - Coordinates company visits to review filings
 - Med Supp & LTC advertisements
 - SERFF Receiver and Reviewer

Life and Health Personnel

- Jeanne Daharsh, Actuary & Administrator
 - Credit life and health
 - HMOs
 - Viatical settlements
 - Assumption and merger certificates
 - Pre-paid dental
 - Miscellaneous filings
 - Answers questions regarding statutes
 - Assists the staff with questions and filings

STATISTICS

- 10,143 forms/rates reviewed in 1983
- 10,462 forms/rates reviewed in 1993
- 11,224 forms/rates reviewed in 2003
- 8,665 forms/rates reviewed through 9/30/04

A company can submit filings by:

- Regular Mail
- E-Mail
- SERFF

Submissions should include:

- Cover Letter (3)
- Life/Health Division Filing Form (at least 1 for each form submitted)
- Policy Form (2)
- Actuarial Memorandum
- Rates, along with sufficient justification (health)

- Supporting documentation
 - Flesch score
 - Illustration certificate
- Retaliatory fee, if any
- Self-addressed stamped envelope large enough to return copies to the company

Helpful Hints Regarding Filings:

- Submit all requested documents and information
 - forms, cover letter, NE Filing Form, memorandum
- Form numbers on the letter, NE Filing Form, and forms should match
- Correct NE Filing Form
- Correct retaliatory fee, if any

E-MAIL Filings can be made

- Life&health@doi.state.ne.us
- Documents should be in Adobe Acrobat (pdf) format
- DOI should be able to print filing
- Note if retaliatory fee is being mailed
 - Enclose copy of cover letter with check
- Company will receive an e-mail from DOI that the filing is approved

Helpful Hints Regarding E-mail Filings:

- All requested documents should be submitted
- Forms should be in pdf format
- DOI should be able to print filing
- Numbers on the cover letter, forms & NE Filing Forms should match
- Retaliatory fee, if any, should be submitted

SERFF:

- All forms and health rates accepted via SERFF
- See general instructions stored within the SERFF system
- Attach forms as Adobe Acrobat pdf files

Transmittal Header (TH):

- A TH is like the NE Filing Form
- Nebraska has a State Specific tab that MUST be completed
 - NAIC number
 - Nebraska identification number
 - if the filing will be marketed using an illustration
 - domiciliary state
 - retaliatory fee information

Component Header (CH):

- A CH is completed for each form
- NE requires a CH for each of the documents submitted
 - See SERFF General Instructions for specific CH numbers

Bypassing a Component:

- A Component can be bypassed if it is not applicable
 - Actuarial memorandum not needed for an application
 - The company places the “cover letter” within the body of the TH

SERFF:

- Carefully and accurately complete the CH
- Send the retaliatory fee
 - Via mail with the Life and Health Retaliatory Fee form found in the General Instructions
 - Note: P/C has a separate retaliatory fee form
 - Via electronic funds transfer (EFT)
- Be sure to attach the forms

SERFF Helpful Hints:

- DOI cannot change TH
- Information on the TH should be correct
 - Type of insurance
 - NAIC number
 - Nebraska number
 - Complete state specific page
- Form numbers on letter, NE Filing Form, cover letter & forms should match

- All form numbers should be listed
- Forms should be attached
- Retaliatory fee, if any, mailed or sent EFT
- Use Life/Health retaliatory fee form
 - not P/C fee form
- Send cover letter or paste into the TH
- When making a correction, always make the corrected form a NEW CH.
 - Once the filing is approved, it is available for public viewing.
 - An incorrect Component is restricted from viewing and is withdrawn.
- CH for the retaliatory fee will be marked as “Closed Acknowledged”.
- The form has not been reviewed at this point.
- CH for forms awaiting a company response are marked “Pending Industry Response”.
- CH for approved forms are marked as “Closed Approved”.
- The TH reflects the status of the filing. When a SERFF filing is approved, the TH is marked “Closed Approved”.

DOI Requests for Additional Information and/or Corrections

For Mail and E–Mail Filings:

- DOI will contact company by phone, mail, & e-mail
- The company has 3 months to respond
- After 3 months, a letter is sent indicating that the filing will be destroyed in 45 days
- If the company doesn’t respond, the filing is destroyed

For SERFF Filings:

- A “Note to Filer” is sent
- Follow-up is sent to the company after 3 months if no prior response

- Approximately 45 days later, if the company has not responded, the filing will be withdrawn

HELPFUL HINTS:

- Correction of a previously approved form is a NEW filing
- All information included in the policy, including data pages are subject to approval
- If filing a group form where the Master Policy is issued in a state other than Nebraska, a copy of the cover letter with the Approval stamp from the Situs State is required

VIEWING FORMS

- Another service provided by the Life/Health Division is viewing of approved policy forms.
- Life/Health Division keeps forms for 11 months from the approval date.
- To view filings, make an appointment with Deb Cunningham.
- Only one company at a time may view filings.
- The company pulls the forms.
- Copies of forms can be made for 50 cents per page. Company or DOI can make the copies. A bill is sent to the company.

APPROVED FORMS LISTING

- A listing of approved forms is available monthly via e-mail.
- This listing is used by companies to “preview” what has been approved.
- This helps the company representative to know what filings he or she wants to see when they visit our office.

Contact Deb:

- Contact Deb if you want to be on the e-mail list
 - dcunningham@doi.state.ne.us

See Company Bulletin 53 (CB-53)

- Available on the DOI web site

- Filing instructions
- Interactive NE Filing Form (pdf)